



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Art Unit: 2155

Examiner: Benjamin R. Bruckart

In Re: Blake Earl Hayward  
Case: P3953  
Serial No.: 09/661,589  
Filed: 09/14/2000  
Subject: Network-Based Verification and Fraud-Prevention System

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Dear Sir:

**Response J**